

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>( Not for submission under 37 CFR 1.99)</i>	Application Number	10645521
	Filing Date	2003-08-22
	First Named Inventor	Ravi Ganesan
	Art Unit	3624
	Examiner Name	Vincent A. Millin
	Attorney Docket Number	23952-0018

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	2	6029151		2000-02-22	Nikander	
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	3	20020059139		2000-05-16	Evans	
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#### FOREIGN PATENT DOCUMENTS

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	1	0542298	EP		1993-05-19	Citibank, N.A.		<input type="checkbox"/>
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	6	9116691	WO		1991-10-31	Jonhig Limited		<input type="checkbox"/>
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	9	9910823	WO		1999-03-04	Citibank, NA		<input type="checkbox"/>
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	1	"Open Financial Exchange Bill Presentment." Open Financial Exchange Specification – 1.0.2. Collaborative work of CheckFree Corp., Microsoft Corp., and Intuit, Inc. May 30, 1997, pp.1-302.	<input type="checkbox"/>
	2	"Netbil: An Internet Commerce System Optimized for Network-Delivered Services." IEEE 8439 Personal Communications 2, August 1995, pp. 34-39, No. 4, New York, USA.	<input type="checkbox"/>
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	5	WALLACE, BOB. "Utilities Adopt Web Bill Payment Plans." Computer World, August 25, 1997, pp.51-2, U31, N34.	<input type="checkbox"/>
	6	WHALEY, CAREY. "Creating Customer Convenience." Electronic Perspectives, November/December 1997, vol. 22, no. 6.	<input type="checkbox"/>
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